Thunderbolt Chaplains' Newsletter

17th Field Artillery Brigade

Helpful Money Management Tips

To all the family members, loved ones, and friends of our deployed Soldiers, let me take this time to wish you a Happy New Year, 2006. My prayers are that you all had an enjoyable holiday season, and that the new year blesses you with good health, new or renewed relationships, and good fortune.

Almost every new year, we make new resolutions: such as to become more physically fit, spent more quality time with the children, eat out less, or perhaps build stronger wholesome relationships.

This new year let me encourage you as you make new resolutions to include making to managing your finance as a part of your goal.

Here are some helpful financial tips to manage your money on a day to day basis:

1.Use cash as often as you can. Use the credit card only when it is necessary to do so.

2. Create a Budget. A budget is a tool used to organize your financial plans. For example, purchasing an automobile, or buying groceries, or planning a vacation.

3. What goes into a budget? Fixed and variable expenses, savings, and emergency funds. Fixed expenses are your monthly bills such as light, water, and phone bill. Variable expenses are your food bills, clothing, and insurance. Savings and emergency funds are a portion of your income you put away.

Good money management gives you control, and confidence in your spending. It brings financial security

Thought for the Month

My God will supply [meet all] my every need according to His riches in glory in Christ Jesus.
Philippians 4;19

Holiday Dates:
Dr. Martin L. King: 16 JAN 06

Upcoming Events:
Dr. Martin Luther King Luncheon
1130 am, 12 JAN 06
Patriot Club

Spouse/Child Stress Workshop
1800, 7 FEB 06
Religious Support & Operation Center (RSOC)

FRG Meetings:
5-3 BN 1800, 12 JAN 06

1-12th BN 1800, 9 FEB 06

Chaplain's Simple Formula for Good Money Management:

God requires us to give at least 10% of our income for our tithe and offering. We should at least put 10% into our savings account. The remaining 80%, is for you to manage wisely.

17TH FA BDE Chaplains:
CH (CPT) Steve Simpson
CH (CPT) Stephen-J. Smith

"Thunderbolt!"